

Attachment F

CalPERS LTC Program Rate Increase Information and Sample Scenarios

Actual 2003 Rate Increases by Plan and Age

| <u>Plan</u> | <u>Estimated Aggregate Target Increases *</u> | <u>Age 35</u> | <u>Age 45</u> | <u>Age 55</u> | <u>Age 65</u> | <u>Age 75</u> | <u>Age 85</u> |
|-------------|---|---------------|---------------|---------------|---------------|---------------|---------------|
| CLi | 23% | 30% | 30% | 30% | 16% | 6% | 6% |
| CL | 7% | 10% | 10% | 10% | 6% | 6% | 6% |
| C3i | 13% | 30% | 24% | 20% | 10% | 6% | 6% |
| C3 | 7% | 10% | 10% | 10% | 6% | 6% | 6% |
| NLi | 27% | 30% | 30% | 30% | 30% | 20% | 6% |
| NL | 9% | 13% | 13% | 13% | 13% | 6% | 6% |
| N3i | 26% | 30% | 30% | 30% | 30% | 20% | 6% |
| N3 | 11% | 13% | 13% | 13% | 13% | 6% | 6% |
| P2 | 6% | 6% | 6% | 6% | 6% | 6% | 6% |
| P1 | 6% | 6% | 6% | 6% | 6% | 6% | 6% |

* - Will be updated

Estimated Proposed Rate Increases by Plan and Age Using 2003-Like "Socialization" For 2004 and Prior Issues

| <u>Plan</u> | <u>Aggregate Proposed Increases</u> | <u>Age 35</u> | <u>Age 45</u> | <u>Age 55</u> | <u>Age 65</u> | <u>Age 75</u> | <u>Age 85</u> |
|-------------|---|---------------|---------------|---------------|---------------|---------------|---------------|
| CLi | 50% | 66% | 66% | 66% | 35% | 13% | 13% |
| CL | 50% | 69% | 69% | 69% | 41% | 41% | 41% |
| C3i | 20% | 46% | 37% | 31% | 15% | 9% | 9% |
| C3 | 5% | 8% | 8% | 8% | 5% | 5% | 5% |
| NLi | 50% | 56% | 56% | 56% | 56% | 37% | 11% |
| NL | 65% | 90% | 90% | 90% | 90% | 41% | 41% |
| N3i | 20% | 23% | 23% | 23% | 23% | 15% | 5% |
| N3 | 5% | 6% | 6% | 6% | 6% | 3% | 3% |
| P2 | 20% | 20% | 20% | 20% | 20% | 20% | 20% |
| P1 | 8% | 8% | 8% | 8% | 8% | 8% | 8% |

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CalPERS LTC Program Rate Increase Information and Sample Scenarios

Estimated Proposed Monthly Premium Increases by Plan and Age for a \$130 MDB
For 2004 and Prior Issues
Using Flat Percentage Increases

| <u>Plan</u> | <u>Aggregate Proposed Increases</u> | <u>Age 35</u> | <u>Age 45</u> | <u>Age 55</u> | <u>Age 65</u> | <u>Age 75</u> | <u>Age 85</u> |
|-------------|---|---------------|---------------|---------------|---------------|---------------|---------------|
| CLi | 50% | \$31 | \$49 | \$72 | \$115 | \$249 | TBD |
| CL | 50% | \$12 | \$18 | \$28 | \$56 | \$151 | TBD |
| C3i | 20% | \$9 | \$14 | \$21 | \$34 | \$64 | TBD |
| C3 | 5% | \$1 | \$1 | \$2 | \$4 | \$10 | TBD |
| NLi | 50% | \$23 | \$34 | \$52 | \$90 | \$192 | TBD |
| NL | 65% | \$9 | \$13 | \$20 | \$46 | \$132 | TBD |
| N3i | 20% | \$7 | \$11 | \$16 | \$28 | \$48 | TBD |
| N3 | 5% | \$1 | \$1 | \$1 | \$3 | \$7 | TBD |
| P2 | 20% | \$9 | \$13 | \$19 | \$33 | \$62 | TBD |
| P1 | 8% | \$3 | \$4 | \$5 | \$9 | \$16 | TBD |

Estimated Proposed Monthly Premium Increases by Plan and Age for a \$130 MDB
For 2004 and Prior Issues
Using 2003-Like Socialization

| <u>Plan</u> | <u>Aggregate Proposed Increases</u> | <u>Age 35</u> | <u>Age 45</u> | <u>Age 55</u> | <u>Age 65</u> | <u>Age 75</u> | <u>Age 85</u> |
|-------------|---|---------------|---------------|---------------|---------------|---------------|---------------|
| CLi | By Age | \$40 | \$65 | \$95 | \$81 | \$66 | TBD |
| CL | By Age | \$16 | \$25 | \$38 | \$46 | \$125 | TBD |
| C3i | By Age | \$20 | \$26 | \$33 | \$26 | \$30 | TBD |
| C3 | By Age | \$1 | \$2 | \$3 | \$4 | \$9 | TBD |
| NLi | By Age | \$25 | \$38 | \$58 | \$101 | \$143 | TBD |
| NL | By Age | \$13 | \$17 | \$28 | \$64 | \$84 | TBD |
| N3i | By Age | \$8 | \$13 | \$19 | \$33 | \$37 | TBD |
| N3 | By Age | \$1 | \$1 | \$2 | \$4 | \$4 | TBD |
| P2 | By Age | \$9 | \$13 | \$19 | \$33 | \$62 | TBD |
| P1 | By Age | \$3 | \$4 | \$5 | \$9 | \$16 | TBD |

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CalPERS LTC Program Rate Increase Information and Sample Scenarios

Estimated Proposed Monthly Premium Increases by Plan and Age for a \$170 MDB
For 2004 and Prior Issues
Using Flat Percentage Increases

| <u>Plan</u> | <u>Aggregate Proposed Increases</u> | <u>Age 35</u> | <u>Age 45</u> | <u>Age 55</u> | <u>Age 65</u> | <u>Age 75</u> | <u>Age 85</u> |
|-------------|---|---------------|---------------|---------------|---------------|---------------|---------------|
| CLi | 50% | \$40 | \$64 | \$94 | \$151 | \$325 | TBD |
| CL | 50% | \$15 | \$23 | \$36 | \$73 | \$198 | TBD |
| C3i | 20% | \$12 | \$18 | \$28 | \$45 | \$84 | TBD |
| C3 | 5% | \$1 | \$2 | \$3 | \$6 | \$14 | TBD |
| NLi | 50% | \$30 | \$44 | \$68 | \$118 | \$251 | TBD |
| NL | 65% | \$12 | \$17 | \$26 | \$61 | \$172 | TBD |
| N3i | 20% | \$10 | \$14 | \$21 | \$37 | \$63 | TBD |
| N3 | 5% | \$1 | \$1 | \$2 | \$4 | \$9 | TBD |
| P2 | 20% | \$12 | \$17 | \$25 | \$43 | \$81 | TBD |
| P1 | 8% | \$4 | \$5 | \$7 | \$11 | \$21 | TBD |

Estimated Proposed Monthly Premium Increases by Plan and Age for a \$170 MDB
For 2004 and Prior Issues
Using 2003-Like Socialization

| <u>Plan</u> | <u>Aggregate Proposed Increases</u> | <u>Age 35</u> | <u>Age 45</u> | <u>Age 55</u> | <u>Age 65</u> | <u>Age 75</u> | <u>Age 85</u> |
|-------------|---|---------------|---------------|---------------|---------------|---------------|---------------|
| CLi | By Age | \$52 | \$84 | \$124 | \$106 | \$86 | TBD |
| CL | By Age | \$21 | \$32 | \$49 | \$60 | \$163 | TBD |
| C3i | By Age | \$27 | \$33 | \$42 | \$34 | \$39 | TBD |
| C3 | By Age | \$2 | \$3 | \$4 | \$5 | \$12 | TBD |
| NLi | By Age | \$33 | \$49 | \$76 | \$132 | \$188 | TBD |
| NL | By Age | \$17 | \$23 | \$36 | \$84 | \$110 | TBD |
| N3i | By Age | \$11 | \$16 | \$24 | \$42 | \$49 | TBD |
| N3 | By Age | \$1 | \$2 | \$2 | \$5 | \$5 | TBD |
| P2 | By Age | \$12 | \$17 | \$25 | \$43 | \$81 | TBD |
| P1 | By Age | \$4 | \$5 | \$7 | \$11 | \$21 | TBD |

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CalPERS LTC Program Rate Increase Information and Sample Scenarios

Estimated Proposed Monthly Premium Increases by Plan and Age for a \$250 MDB
For 2004 and Prior Issues
Using Flat Percentage Increases

| <u>Plan</u> | <u>Aggregate Proposed Increases</u> | <u>Age 35</u> | <u>Age 45</u> | <u>Age 55</u> | <u>Age 65</u> | <u>Age 75</u> | <u>Age 85</u> |
|-------------|---|---------------|---------------|---------------|---------------|---------------|---------------|
| CLi | 50% | \$59 | \$94 | \$138 | \$221 | \$478 | TBD |
| CL | 50% | \$22 | \$34 | \$53 | \$107 | \$291 | TBD |
| C3i | 20% | \$17 | \$27 | \$41 | \$66 | \$124 | TBD |
| C3 | 5% | \$2 | \$2 | \$4 | \$8 | \$20 | TBD |
| NLi | 50% | \$44 | \$65 | \$100 | \$174 | \$370 | TBD |
| NL | 65% | \$18 | \$24 | \$38 | \$89 | \$253 | TBD |
| N3i | 20% | \$14 | \$21 | \$31 | \$54 | \$93 | TBD |
| N3 | 5% | \$2 | \$2 | \$3 | \$6 | \$13 | TBD |
| P2 | 20% | \$17 | \$24 | \$37 | \$63 | \$119 | TBD |
| P1 | 8% | \$5 | \$7 | \$10 | \$17 | \$31 | TBD |

Estimated Proposed Monthly Premium Increases by Plan and Age for a \$250 MDB
For 2004 and Prior Issues
Using 2003-Like Socialization

| <u>Plan</u> | <u>Aggregate Proposed Increases</u> | <u>Age 35</u> | <u>Age 45</u> | <u>Age 55</u> | <u>Age 65</u> | <u>Age 75</u> | <u>Age 85</u> |
|-------------|---|---------------|---------------|---------------|---------------|---------------|---------------|
| CLi | By Age | \$77 | \$124 | \$182 | \$155 | \$126 | TBD |
| CL | By Age | \$31 | \$47 | \$73 | \$88 | \$240 | TBD |
| C3i | By Age | \$40 | \$49 | \$62 | \$51 | \$57 | TBD |
| C3 | By Age | \$3 | \$4 | \$6 | \$7 | \$18 | TBD |
| NLi | By Age | \$49 | \$73 | \$112 | \$194 | \$276 | TBD |
| NL | By Age | \$25 | \$34 | \$53 | \$123 | \$161 | TBD |
| N3i | By Age | \$16 | \$24 | \$36 | \$62 | \$72 | TBD |
| N3 | By Age | \$2 | \$2 | \$4 | \$7 | \$7 | TBD |
| P2 | By Age | \$17 | \$24 | \$37 | \$63 | \$119 | TBD |
| P1 | By Age | \$5 | \$7 | \$10 | \$17 | \$31 | TBD |